



FIRST REPUBLIC BANK
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May 29, 2012

VIA ELECTRONIC SUBMISSION

State of California Department of Justice
Office of the Attorney General
Identity Theft Unit

Re: *First Republic Bank Online Submission re: Data Security Breach*

Ladies and Gentlemen:

On March 30, 2012, First Republic Bank received successive notifications through the Visa® Compromised Account Management System ("CAMS") of a data breach. These CAMS alerts notified the bank that the electronic security at Global Payments, Inc., a third-party payment processor for First Republic Visa® debit cards was breached between January 21, 2012 and February 25, 2012. As a result of these breach, some of First Republic's clients' names and debit card numbers and encrypted personal identification numbers (PIN numbers) were acquired by unauthorized persons. The successive CAMS alerts ultimately identified more than 500 California consumers.

The attached letter regarding the security breach at Global Payments, Inc. was mailed to bank clients identified in the CAMS alerts. First Republic is accommodating all client requests to cancel their debit cards and issue new cards.

If you have any questions or need more information, please feel free to contact me directly by telephone at (415) 364-4916 or by email at jwhitby@firstrepublic.com.

Sincerely,

Jill A. Whitby
Senior Attorney

Attachment

San Francisco Palo Alto Los Angeles Santa Barbara Newport Beach San Diego Portland Boston Greenwich New York

111 PINE STREET, SAN FRANCISCO, CALIFORNIA 94111, TEL (415) 392-1400 OR (800) 392-1400, FAX (415) 392-1413
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MAUREEN MAGINN
SENIOR VICE PRESIDENT
DEPOSIT SERVICES

May 16, 2012

[CLIENT NAME]
[ADDRESS]
[CITY, STATE ZIP]

RE: Global Payments Security Breach

Dear [CLIENT]:

We are writing to follow up on our previous communication regarding the security breach at Global Payments, Inc., a third-party payment card processor. We sincerely regret that this occurred and want to provide you with as much information about the incident as possible, as well as the steps to ensure continued protection of your account.

Global Payments' electronic security was breached during the period between January 21, 2012 and February 25, 2012. As a result of this breach, your name and debit card number and your encrypted personal identification number (PIN number) were acquired by unauthorized persons.

Although First Republic routinely monitors your account for fraudulent activity, we encourage you to remain vigilant by reviewing your account statements and monitoring your credit reports. Please note that the money in your account is protected.

If you have not already done so, we encourage you to cancel your current debit card and obtain a replacement card, but we need your authorization to do so. Please contact us at **1-877-883-8078** to provide the authorization. A banker will be available to assist you from 5 am to 9 pm (PST), Monday through Friday, 6 am to 8 pm (PST) on Saturday and 7 am to 5 pm (PST) on Sunday.

We strongly encourage you to contact the consumer credit reporting agencies and place a fraud alert and, if available in your state, a credit freeze on your credit reports. Once you place the fraud alert in your file, you are entitled to order free copies of your credit reports. When you receive your credit reports, review them carefully; look for inquiries from companies you haven't contacted, accounts you did not open, and charges on your accounts that are suspicious. A credit freeze will restrict access to your credit report so that potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze.

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You can contact the credit reporting agencies at:

Equifax	www.equifax.com	800-525-6285
Experian	www.experian.com	888-397-3742
TransUnion	www.transunion.com	800-680-7289

The Federal Trade Commission has excellent information regarding identity theft prevention, detection and defense. You can access this information at:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html>.

If you do not have Internet access, you can contact the FTC at their toll-free Identity Theft Helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261.

We do apologize for any inconvenience this may have caused. Please contact us if we can provide any assistance or additional information.

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